

?show files;ds

File 348:EUROPEAN PATENTS 1978-2004/Sep W04

(c) 2004 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20040930,UT=20040923

(c) 2004 WIPO/Univention

Set	Items	Description
S1	1407627	ONLINE OR ON()LINE OR VIRTUAL OR ELECTRONIC OR DIGITAL OR - DIGI OR E OR MACHINE()READABLE OR COMPUTERI? OR CYBER OR CYBE- RSPACE OR VIRTUAL OR NETWORK OR INTERNET OR WEB OR WORLDWIDE?- ?? OR WIDEBWEB
S2	2457	CHRISTMASCARD? ? OR BIRTHDAYCARD? ? OR WEDDINGCARD? ? OR S- YMPATHYCARD? ? OR THANKYOUCARD? ? OR NOTECARD? ? OR GREETING?
S3	4129	ECARD? ? OR EMESSAGE? ? OR EGREETING? ? OR ENOTE? ? OR WEB- CARD? ? OR WEBGREETING? ? OR WEBMESSAGE? ? OR CYBERCARD? ? OR CYBERGREETING? ? OR CYBERNOTE? ? OR CYBERMESSAGE? ? OR (E OR - ELECTRONIC OR VIRTUAL) () (CARD? ? OR MESSAGE? ?)
S4	182227	CHECK? ? OR CHEQUE? ? OR MONEY? ? OR MONIES OR NEGOTIABLE - OR BUCK? ? OR CASH OR CURRENC??? OR DOLLAR? ? OR PAYMENT OR P- AYING OR BONUS?? OR REWARD? ? OR MONETARY OR DISBURSEMENT? ?
S5	264	CYBERBUCK? OR CYBERCURRENCY OR CYBERCASH OR CYBERCHECK? OR CYBERCHEQUE? OR CYBERMONEY OR CYBERMONIES OR EBUCKS OR ECASH - OR ECURRENCY OR EDOLLARS OR EMONEY OR EMONIES OR ECHECK? ? OR ECHEQUE? ?
S6	64	WEBCASH OR WEBCHECK? OR WEBCHEQUE? OR WEBMONEY? OR WEBCURR- ENCY OR WEBBUCK? OR WEBMONIES OR DIGICHECK? OR DIGICHEQUE? OR DIGIMONEY? OR DIGICURRENCY OR DIGIBUCK? OR DIGIMONIES OR DIG- ICASH
S7	706764	EMBED? ? OR EMBEDD??? OR ENMBED? OR ENBED? OR ATTACH??? OR ATTACHMENT? ? OR ENCLOS??? OR ENCLOSURE? ?
S8	4382	(S1(3N)S2) OR S3
S9	17359	(S1(3N)S4) OR S5 OR S6
S10	66	S8(10N)S9(10N) (S7 OR (INCLUD??? OR INCLUSION? ? OR APPEND?- ?? OR INSERT??? OR CONTAIN??? OR ADD??? OR ASSOCIATE? ? OR IN- SIDE OR "WITH"))
S11	46723	IC=G06F-017?
S12	32	S10 AND S11
S13	32	IDPAT (sorted in duplicate/non-duplicate order)
S14	32	IDPAT (primary/non-duplicate records only)

09677153

STN search

=> dis his

(FILE 'HOME' ENTERED AT 12:02:32 ON 07 OCT 2004)

FILE 'CONFSCI' ENTERED AT 12:02:41 ON 07 OCT 2004

L1 36634 S ONLINE OR ON(W)LINE OR VIRTUAL OR ELECTRONIC OR DIGITAL OR DI  
L2 4 S CHRISTMASCARD# OR BIRTHDAYCARD# OR WEDDINGCARD# OR SYMPATHYCA  
L3 7 S ECARD# OR EMESSAGE# OR EGREETING# OR ENOTE# OR WEBCARD# OR WE  
L4 1223 S CHECK# OR CHEQUE# OR MONEY# OR MONIES OR NEGOTIABLE OR BUCK#  
L5 0 S CYBERBUCK? OR CYBERCURRENCY OR CYBERCASH OR CYBERCHECK? OR CY  
L6 0 S WEBCASH OR WEBCHECK? OR WEBCHEQUE? OR WEBMONEY? OR WEBCURRENC  
L7 3245 S EMBED# OR EMBEDD### OR ENMBED? OR ENBED? OR ATTACH### OR ATTA  
L8 30178 S INCLUD### OR INCLUSION# OR APPEND### OR INSERT### OR CONTAIN#  
L9 7 S (L1(3A)L2) OR L3  
L10 12 S (L1(3A)L4) OR L5 OR L6  
L11 0 S L9(10A)L10(10A) (L7 OR L8)  
L12 0 S (L7 OR L8) AND (L9 OR L10)

?show files;ds

File 347:JAPIO Nov 1976-2004/Jun(Updated 041004)

(c) 2004 JPO & JAPIO

File 350:Derwent WPIX 1963-2004/UD,UM &UP=200463

(c) 2004 Thomson Derwent

File 371:French Patents 1961-2002/BOPI 200209

(c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	4708937	ONLINE OR ON()LINE OR VIRTUAL OR ELECTRONIC OR DIGITAL OR - DIGI OR E OR MACHINE()READABLE OR COMPUTERI? OR CYBER OR CYBE- RSPACE OR VIRTUAL OR NETWORK OR INTERNET OR WEB OR WORLDWIDE?- ?? OR WIDEBEB
S2	2199	CHRISTMASCARD? ? OR BIRTHDAYCARD? ? OR WEDDINGCARD? ? OR S- YMPATHYCARD? ? OR THANKYOUCARD? ? OR NOTECARD? ? OR GREETING?
S3	2572	ECARD? ? OR EMESSAGE? ? OR EGREETING? ? OR ENOTE? ? OR WEB- CARD? ? OR WEBGREETING? ? OR WEBMESSAGE? ? OR CYBERCARD? ? OR CYBERGREETING? ? OR CYBERNOTE? ? OR CYBERMESSAGE? ? OR (E OR - ELECTRONIC OR VIRTUAL) () (CARD? ? OR MESSAGE? ?)
S4	247515	CHECK? ? OR CHEQUE? ? OR MONEY? ? OR MONIES OR NEGOTIABLE - OR BUCK? ? OR CASH OR CURENC??? OR DOLLAR? ? OR PAYMENT OR P- AYING OR BONUS?? OR REWARD? ? OR MONETARY OR DISBURSEMENT? ?
S5	21	CYBERBUCK? OR CYBERCURRENCY OR CYBERCASH OR CYBERCHECK? OR CYBERCHEQUE? OR CYBERMONEY OR CYBERMONIES OR EBUCKS OR ECASH - OR ECURRENCY OR EDOLLARS OR EMONEY OR EMONIES OR ECHECK? ? OR ECHEQUE? ?
S6	4	WEBCASH OR WEBCHECK? OR WEBCHEQUE? OR WEBMONEY? OR WEBCURR- ENCY OR WEBBUCK? OR WEBMONIES OR DIGICHECK? OR DIGICHEQUE? OR DIGIMONEY? OR DIGICURRENCY OR DIGIBUCK? OR DIGIMONIES OR DIG- ICASH
S7	1535040	EMBED? ? OR EMBEDD??? OR ENMBED? OR ENBED? OR ATTACH??? OR ATTACHMENT? ? OR ENCLOS??? OR ENCLOSURE? ?
S8	2914	(S1(3N)S2) OR S3
S9	16087	(S1(3N)S4) OR S5 OR S6
S10	23	S8(10N)S9(10N) (S7 OR (INCLUD??? OR INCLUSION? ? OR APPEND?- ?? OR INSERT??? OR CONTAIN??? OR ADD??? OR ASSOCIATE? ? OR IN- SIDE OR "WITH"))
S11	295721	IC=G06F-017?
S12	10	S10 AND S11
S13	10	IDPAT (sorted in duplicate/non-duplicate order)
S14	10	IDPAT (primary/non-duplicate records only)

14/3,K/5 (Item 5 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

014769575

WPI Acc No: 2002-590279/200263

Related WPI Acc No: 2003-015749; 2003-119565

XRPX Acc No: N02-468503

**Monetary gift payment method in e-commerce transaction, involves crediting funds equal to monetary gift amount, to deposit account associated with recipient, after transmission of e-card to recipient**

Patent Assignee: GANESAN R (GANE-I); KIGHT P (KIGH-I); RENSHAW T S (RENS-I)

Inventor: GANESAN R; KIGHT P; RENSHAW T S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020087427	A1	20020704	US 2000749596	A	20001228	200263 B
			US 2001849979	A	20010508	

Priority Applications (No Type Date): US 2000749596 A 20001228; US 2001849979 A 20010508

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

US 20020087427 A1 61 G06F-017/60 Cont of application US 2000749596

**Monetary gift payment method in e-commerce transaction, involves crediting funds equal to monetary gift amount, to deposit account associated with recipient, after transmission of e-card to recipient**

Abstract (Basic):

... A monetary gift making request and an input associated with e-card for a recipient, are received from a user through an Internet. The e-card with monetary gift notification is generated by processing the request and the input, and is transmitted to...

International Patent Class (Main): G06F-017/60

14/3,K/6 (Item 6 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2004 Thomson Derwent. All rts. reserv.

014707510 \*\*Image available\*\*

WPI Acc No: 2002-528214/200256

Related WPI Acc No: 2002-164726; 2002-509176; 2003-016297; 2003-075353; 2003-147790; 2003-147794; 2003-417980; 2003-569305; 2003-709462; 2003-720524; 2003-830847

XRPX Acc No: N02-418197

**Computer-based method for creating electronic greeting cards enclosing an electronic gift, creates a code indicative of a purchased electronic gift and embeds it in the greeting card for redemption by the receiver**

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: BAIG A A; COWELL J E; GOLUB M F; KARAS P M; YODER J R

Number of Countries: 098 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200248839	A2	20020620	WO 2001US48630	A	20011206	200256 B
AU 200229071	A	20020624	AU 200229071	A	20011206	200267
EP 1344170	A2	20030917	EP 2001990208	A	20011206	200362
			WO 2001US48630	A	20011206	

Priority Applications (No Type Date): US 2000737912 A 20001215; US 2000256127 P 20001215

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes  
 WO 200248839 A2 E 34 G06F-000/00  
 Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
 CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN  
 IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
 PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
 Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
 IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW  
 AU 200229071 A G06F-000/00 Based on patent WO 200248839  
 EP 1344170 A2 E G06F-017/60 Based on patent WO 200248839  
 Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT  
 LI LT LU LV MC MK NL PT RO SE SI TR

Abstract (Basic):

... A sender selects an **electronic greetings** card and provides  
 details of the receiver and any **electronic** gift, in particular **money**  
 value, to be **enclosed** (608). Payment for the gift is obtained from a  
 money handler chosen by the sender...  
 ... The process facilitates the transmission of a gift, in  
 particular a sum of **money**, with an **electronic greeting** card...  
 ...International Patent Class (Main): G06F-017/60

14/3,K/8 (Item 8 from file: 350)  
 DIALOG(R)File 350:Derwent WPIX  
 (c) 2004 Thomson Derwent. All rts. reserv.

014245547 \*\*Image available\*\*  
 WPI Acc No: 2002-066247/200209  
 XRPX Acc No: N02-049262

**Money transfer method for Internet electronic greeting card service**  
**involves transferring funds to account of greeting card recipient from**  
**account of greeting card sender**

Patent Assignee: BANK ONE CORP (BANK-N)  
 Inventor: HUGHES R; MCCULLOUGH J R; SILVERSTEIN M; STEFFANS P; SUTOR D  
 Number of Countries: 094 Number of Patents: 003  
 Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200167364	A1	20010913	WO 2001US7752	A	20010308	200209 B
AU 200147362	A	20010917	AU 200147362	A	20010308	200209
EP 1410273	A1	20040421	EP 2001920291	A	20010308	200427
			WO 2001US7752	A	20010308	

Priority Applications (No Type Date): US 2000521227 A 20000308

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes  
 WO 200167364 A1 E 68 G06F-017/60  
 Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA  
 CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP  
 KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT  
 RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW  
 Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR  
 IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW  
 AU 200147362 A Based on patent WO 200167364  
 EP 1410273 A1 E G06F-017/60 Based on patent WO 200167364  
 Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI  
 LU MC NL PT SE TR

Abstract (Basic):

... A method of sending **money** along with an **electronic**  
**greeting** card over the **Internet** (claimed...  
 International Patent Class (Main): G06F-017/60

14/AN,AZ,TI/1 (Item 1 from file: 350)  
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

015779337

Method for advertising moving picture of using electronic card  
Local Applications (No Type Date): KR 200189323 A 20011231  
Priority Applications (No Type Date): KR 200189323 A 20011231

14/AN,AZ,TI/2 (Item 2 from file: 350)  
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

015776331

Payment demand and notification electronic message production system in  
banks, extracts sentences to be displayed on template, based on set  
numerical value in any of N-dimensional coordinates  
Local Applications (No Type Date): JP 200294628 A 20020329  
Priority Applications (No Type Date): JP 200294628 A 20020329

14/AN,AZ,TI/3 (Item 3 from file: 350)  
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014955783

Recurring transfer request processing method for online money transfer  
system, involves transferring specific amount to payee or receiving  
pay-out instructions including payor/payee identities and payment  
description  
Local Applications (No Type Date): US 2000613615 A 20000711; WO 2001US22179  
A 20010711; US 200121292 A 20011029; WO 2002US33885 A 20021022  
Priority Applications (No Type Date): US 200121292 A 20011029; US  
2000613615 A 20000711; WO 2001US22179 A 20010711

14/AN,AZ,TI/4 (Item 4 from file: 350)  
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014907943

Electronic card publishing system e.g. for money card, publishes  
card that contains user defined character registration information  
obtained from read electronic information  
Local Applications (No Type Date): JP 200171278 A 20010313  
Priority Applications (No Type Date): JP 200171278 A 20010313

14/AN,AZ,TI/5 (Item 5 from file: 350)  
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014769575

Monetary gift payment method in e-commerce transaction, involves  
crediting funds equal to monetary gift amount, to deposit account  
associated with recipient, after transmission of e-card to  
recipient  
Local Applications (No Type Date): US 2000749596 A 20001228; US 2001849979  
A 20010508  
Priority Applications (No Type Date): US 2000749596 A 20001228; US  
2001849979 A 20010508

14/AN,AZ,TI/6 (Item 6 from file: 350)  
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014707510

Computer-based method for creating electronic greeting cards enclosing an  
electronic gift, creates a code indicative of a purchased electronic gift

and embeds it in the greeting card for redemption by the receiver  
Local Applications (No Type Date): WO 2001US48630 A 20011206; AU 200229071  
A 20011206; EP 2001990208 A 20011206; WO 2001US48630 A 20011206  
Priority Applications (No Type Date): US 2000737912 A 20001215; US  
2000256127 P 20001215

14/AN,AZ,TI/7 (Item 7 from file: 350)  
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014501034

Multiple purpose electronic card e.g. money card includes RAM  
which is divided into several areas for storing information on private  
sector, public system, district public group or financial industry person

Local Applications (No Type Date): JP 2000199008 A 20000630  
Priority Applications (No Type Date): JP 2000199008 A 20000630

14/AN,AZ,TI/8 (Item 8 from file: 350)  
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014245547

Money transfer method for Internet electronic greeting card service  
involves transferring funds to account of greeting card recipient from  
account of greeting card sender

Local Applications (No Type Date): WO 2001US7752 A 20010308; AU 200147362 A  
20010308; EP 2001920291 A 20010308; WO 2001US7752 A 20010308  
Priority Applications (No Type Date): US 2000521227 A 20000308

14/AN,AZ,TI/9 (Item 9 from file: 350)  
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

011457975

Operation of automatic cash processing machine for cash or electronic  
funds deposition - providing set of menus instructions to user for  
selection desired deposition option, with electronic funds being  
downloaded form IC card, then updating user account

Local Applications (No Type Date): CA 2192016 A 19961204; JP 96325478 A  
19961205; KR 9662224 A 19961206; US 96761749 A 19961205; KR 9662224 A  
19961206; CN 96121890 A 19961205; CA 2192016 A 19961204  
Priority Applications (No Type Date): JP 95320667 A 19951208

14/AN,AZ,TI/10 (Item 10 from file: 347)  
DIALOG(R)File 347:(c) 2004 JPO & JAPIO. All rts. reserv.

07240974

ELECTRONIC MONEY, ELECTRONIC STORE AND ELECTRONIC BANK

APPL. NO.: 2000-299759 [JP 2000299759]

14/3,K/5 (Item 5 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2004 WIPO/Univentio. All rts. reserv.

01107505 \*\*Image available\*\*

**VIRTUAL CARD SERVICE SYSTEM AND METHOD**

**SYSTEME DE SERVICE DE CARTE VIRTUELLE ET PROCEDE Y RELATIF**

Patent Applicant/Assignee:

MQUAY INC, 219 Poi-dong, Kangnam-gu, Seoul 135-963, KR, KR (Residence),  
KR (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

LEE Chang-Ryeol, 103-803 Banpo Daewoo Apartment, 10 Banpo-dong,  
Seocho-gu, Seoul 137-040, KR, KR (Residence), KR (Nationality),  
(Designated only for: US)

Legal Representative:

CHO Choong-Won (agent), 14F., Kukdong Building, 60-1 Chungmuro 3-ka,  
Chung-ku, Seoul 100-705, KR,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200429848 A1 20040408 (WO 0429848)

Application: WO 2003KR1952 20030925 (PCT/WO KR03001952)

Priority Application: KR 1020020059073 20020928

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC LK LR LS  
LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC SD SE  
SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE  
SI SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Korean

Fulltext Word Count: 6297

Main International Patent Class: G06F-017/60

**English Abstract**

Disclosed are a system and method of providing a virtual card service.  
The **virtual card** service system **includes** a mobile communication  
terminal for transmitting an amount of withdrawal money and a withdrawal  
term for a **virtual cash** card to the **virtual card** service system,  
a **virtual cash** card system for receiving the amount of withdrawal  
money and the withdrawal term from the...

14/3,K/7 (Item 7 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
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01024613 \*\*Image available\*\*

**ELECTRONIC GIFT LINKING**

**CONNEXION ELECTRONIQUE A UN CADEAU**

Patent Applicant/Assignee:

FIRST DATA CORPORATION, 12500 East Belford Avenue, Englewood, CO  
80112-5939, US, US (Residence), US (Nationality)

Inventor(s):

KARAS Peter M, 115 Flower St., Lakewood, CO 80226, US,  
COWELL James E, 2509 W. Long Circle, Littleton, CO 80120, US,  
ABELMAN Henry M, 8360 Sentinae Chase Drive, Rosswell, GA 30076, US,  
THOMPSON Mark, 5724 East 10th Avenue, Denver, CO 80220, US,

Legal Representative:

FRANKLIN Thomas D (et al) (agent), Townsend and Townsend and Crew LLP,



• Two Embarcadero Center, Eighth Floor, San Francisco, CA 94111-3834, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200354659 A2-A3 20030703 (WO 0354659)  
Application: WO 2002US39083 20021206 (PCT/WO US02039083)  
Priority Application: US 200110068 20011206; US 2002313934 20021205

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG  
SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SI SK  
TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4313

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... of an embodiment of an on-line greeting and gift system 100 is shown.

Included in the system 100 are an eCard site 140, a retail gift site 142, an online money transfer system 190, a sender 110, and a receiver 130.

Respective computers 120 interface...

14/3,K/12 (Item 12 from file: 349)

DIALOG(R)File 349:PCT.FULLTEXT

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00914720 \*\*Image available\*\*

ELECTRONIC GIFT GREETING

ELECTRONIC GIFT GREETING

Patent Applicant/Assignee:

FIRST DATA CORPORATION, 6200 South Quebec Street, Englewood, CO 80111, US  
, US (Residence), US (Nationality)

Inventor(s):

KARAS Peter M, 115 Flower Street, Lakewood, CO 80226, US,  
COWELL James E, 2509 West Long Circle, Littleton, CO 80226, US,  
YODER James R, 1902 W. Henderson, Chicago, IL 60657, US,  
GOLUB Matt F, 276 Highwood Ave., Tera Fly, NJ 07670, US,  
BAIG Aamer Ali, 111-32 76th Ave., Apt 3J, Forest Hills, NY 11375, US,

Legal Representative:

FRANKLIN Thomas D (et al) (agent), Townsend and Townsend and Crew LLP,  
Two Embarcadero Center, Eighth Floor, San Francisco, CA 94111-3834, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200248839 A2-A3 20020620 (WO 0248839)  
Application: WO 2001US48630 20011206 (PCT/WO US0148630)  
Priority Application: US 2000737912 20001215; US 2000256127 20001215

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7995

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... spent.

2

Referring first to FIG. 1, a block diagram of an embodiment of an on - line greeting and gift system 100 is shown. Included in the system 100 are an eCard site 140, an online money transfer system 190, a sender 110, and a receiver 130. Respective computers...

14/3,K/14 (Item 14 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00871084 \*\*Image available\*\*

WIDE AREA NETWORK PERSON-TO-PERSON PAYMENT

PAIEMENT DE PERSONNE A PERSONNE SUR RESEAU LONGUE DISTANCE

Patent Applicant/Assignee:

FIRST DATA CORPORATION, 6200 South Quebec Street, Greenwood Village, CO 80111, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

BAIG Aamer Ali, 111-32 76th Ave., Apt 3J, Forest Hills, NY 11375, US, US (Residence), IN (Nationality), (Designated only for: US)

COWELL James E, 2509 W. Long Circle, Littleton, CO 80226, US, US (Residence), US (Nationality), (Designated only for: US)

KARAS Peter M, 115 Flower St., Lakewood, CO 80226, US, US (Residence), US (Nationality), (Designated only for: US)

NEOFYTIDES Cheryl L, 319 Tulip Ave, Floral Park, NY 11001, US, US (Residence), US (Nationality), (Designated only for: US)

GOLUB Matt F, 4234 Harrogate Drive NW, Atlanta, GA 30327, US, US (Residence), US (Nationality), (Designated only for: US)

YODER James R, 1902 W. Henderson, Chicago, IL 60657, US, US (Residence), US (Nationality), (Designated only for: US)

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200205195 A1 20020117 (WO 0205195)

Application: WO 2001US22179 20010711 (PCT/WO US0122179)

•Priority Application: US 2000613615 20000711; US 2000256127 20001215

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL  
TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13924

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... greeting card with a check or money order to the second user; and

sending an **electronic greeting** card to the second user with an **electronic payment** notification **embedded** therewith.

42 A method for transferring money using a wide-area computer network and a...

14/3,K/15 (Item 15 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00833803 \*\*Image available\*\*

**METHOD AND APPARATUS FOR SENDING MONEY VIA AN ELECTRONIC GREETING CARD OVER THE INTERNET**

**PROCEDE ET APPAREIL D'ENVOI D'ARGENT PAR LE BIAIS D'UNE CARTE DE SOUHAITS ELECTRONIQUE PAR INTERNET**

Patent Applicant/Assignee:

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SUTOR Deborah, 1586 Aniko Avenue, Lewis Center, OH 43035, US,  
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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200167364 A1 20010913 (WO 0167364)

Application: WO 2001US7752 20010308 (PCT/WO US0107752)

Priority Application: US 2000521227 20000308

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

'(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13402

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... the money-mailing system 10, an applicant validation network 22 for authenticating new customers, a **check** authorization **network** 24 for authorizing ACH transactions, a credit card authorization network 26 for authorizing credit card transactions, a **greeting** card **web** site 28 for **including** an electronic greeting card with e-mail when desired by the customer, and a merchant...16 then clicks on a "done" button to return to the web page of the **web** site 34. The **money** -mailing system 1 0 preferably **embeds** a URL of the **greeting** card **web** site 28 in the text of the e-mail. It is noted that web sites...17-20 illustrate preferred methods according to the present invention for sending and receiving funds **associated** with an **electronic greeting** card over a computer network such as the **Internet** 12 using the **money** -mailing system 1 0 of FIG. 1. The methods of the present 1 0 invention...

...to FIG. 18A. According to the greeting card request process, the sender 16 selects an **electronic greeting** card to send. The sender 16 elects to "**attach**" **money** to the selected **electronic greeting** card and provides the recipient's e-mail address, the amount and an optional security...

...in FIG 18B. The steps of process 1720 are performed using database server 38, and **include** opening two ACH batch records and recording transaction details for **money** required from the **electronic greeting** card provider. The amount of money to be transferred to the recipient 18 and the...the present invention enable one computer network user (the sender) to easily and rapidly send **money** to another computer **network** user (the receiver) by "**attaching**" the funds to an **electronic message** or **electronic greeting** card. Importantly, the receiver is not required to have a credit card merchant account and...

14/3,K/22 (Item 22 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00805500 \*\*Image available\*\*

SYSTEM AND METHOD FOR SENDING MONEY VIA E-MAIL OVER THE INTERNET

SYSTEME ET PROCEDE PERMETTANT D'ENVOYER DE L'ARGENT PAR COURRIER  
ELECTRONIQUE VIA L'INTERNET

Patent Applicant/Assignee:

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Legal Representative:

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West Broad Street, Columbus, OH 43215-3422, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139096 A1 20010531 (WO 0139096)

Application: WO 2000US42253 20001122 (PCT/WO US0042253)

Priority Application: US 99448738 19991124

Designated States:

(Protection type is "patent" unless otherwise stated - for applications

prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT  
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM  
TR TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 11334

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... 16 then clicks on a "done" button to return to the web page of the  
web site 34. The money-mailing system 10 preferably embeds a URL of  
the 10 greeting card web site 28 in the text of the e-mail. It is  
noted that web sites...

14/AN,AZ,TI/1 (Item 1 from file: 348)  
DIALOG(R)File 348:(c) 2004 European Patent Office. All rts. reserv.

01787243  
Reducing unwanted and unsolicited electronic messages  
Verfahren und Rechnerprogramm für die Reduzierung von unerwünschten und  
unerbeten elektronischen Berichte  
Procedes et Programmes d'ordinateur pour la reduction des courriers  
electronique non sollicite ou non demande  
APPLICATION (CC, No, Date): EP 2004005644 040310;  
PRIORITY (CC, No, Date): US 454517 P 030312; US 684020 031010; US 683624  
031010

14/AN,AZ,TI/2 (Item 2 from file: 348)  
DIALOG(R)File 348:(c) 2004 European Patent Office. All rts. reserv.

01602738  
E-commerce payment system  
Zahlungssystem für E-commerce  
Systeme de paiement pour e-commerce  
APPLICATION (CC, No, Date): EP 2002256822 021001;  
PRIORITY (CC, No, Date): EP 2002250060 020107

14/AN,AZ,TI/3 (Item 3 from file: 348)  
DIALOG(R)File 348:(c) 2004 European Patent Office. All rts. reserv.

01030324  
MOBILE ELECTRONIC COMMERCE SYSTEM  
MOBILES ELEKTRONISCHES HANDELSYSTEM  
SYSTEME DE COMMERCE ELECTRONIQUE MOBILE  
APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813  
PRIORITY (CC, No, Date): JP 97230564 970813

14/AN,AZ,TI/4 (Item 4 from file: 348)  
DIALOG(R)File 348:(c) 2004 European Patent Office. All rts. reserv.

00801928  
Method and system for bill presentation and payment reconciliation  
Verfahren und System zur Presentation von Rechnungen und zur  
Bezahlungsübereinstimmung  
Methode et systeme pour la presentation de notes et pour la reconciliation  
des priements  
APPLICATION (CC, No, Date): EP 96108411 960528;  
PRIORITY (CC, No, Date): US 458931 950602

14/AN,AZ,TI/5 (Item 5 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01107505  
VIRTUAL CARD SERVICE SYSTEM AND METHOD  
SYSTEME DE SERVICE DE CARTE VIRTUELLE ET PROCEDE Y RELATIF  
Application: WO 2003KR1952 20030925 (PCT/WO KR03001952)

14/AN,AZ,TI/6 (Item 6 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01053541  
WORLDWIDE CASH VENDOR PAYMENT  
PAIEMENT AU COMPTANT DE DISTRIBUTEURS A L'ECHELON MONDIAL  
Application: WO 2003US9928 20030327 (PCT/WO US03009928)

14/AN,AZ,TI/7 (Item 7 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01024613

**ELECTRONIC GIFT LINKING**

**CONNEXION ELECTRONIQUE A UN CADEAU**

Application: WO 2002US39083 20021206 (PCT/WO US02039083)

14/AN,AZ,TI/8 (Item 8 from file: 349)  
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01006753

**INTEGRATED INTERACTIVE LEARNING GAMES OF ADVERTISING INFORMATION**

**JEUX D'APPRENTISSAGE INTERACTIFS INTEGRES POUR INFORMATIONS PUBLICITAIRES**

Application: WO 2002US33572 20021017 (PCT/WO US02033572)

14/AN,AZ,TI/9 (Item 9 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00963611

**EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM  
FOR RENTAL VEHICLE SERVICES**

**SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET  
POUR SERVICES DE LOCATION DE VEHICULES**

Application: WO 2001US51431 20011019 (PCT/WO US0151431)

Parent Application/Grant:

Related by Continuation to: US 2000694050 20001020 (CIP)

14/AN,AZ,TI/10 (Item 10 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00943629

**AN ONLINE CONTENT PORTAL SYSTEM**

**SYSTEME DE PORTAIL DE CONTENU EN LIGNE**

Application: WO 2002US7739 20020314 (PCT/WO US0207739)

14/AN,AZ,TI/11 (Item 11 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00933152

**EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM  
FOR RENTAL VEHICLE SERVICES**

**SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS MULTIPLES,  
FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE VEHICULES**

Application: WO 2001US51437 20011019 (PCT/WO US0151437)

Parent Application/Grant:

Related by Continuation to: US 2000694050 20001020 (CIP)

14/AN,AZ,TI/12 (Item 12 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00914720

**ELECTRONIC GIFT GREETING**

**ELECTRONIC GIFT GREETING**

Application: WO 2001US48630 20011206 (PCT/WO US0148630)

14/AN,AZ,TI/13 (Item 13 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00876861

VALUE TRANSFER SYSTEM FOR UNBANKED CUSTOMERS

SYSTEME DE TRANSFERT DE VALEUR POUR DES CLIENTS SANS COMPTE DE BANQUE

Application: WO 2001US23644 20010727 (PCT/WO US0123644)

14/AN,AZ,TI/14 (Item 14 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00871084

WIDE AREA NETWORK PERSON-TO-PERSON PAYMENT

PAIEMENT DE PERSONNE A PERSONNE SUR RESEAU LONGUE DISTANCE

Application: WO 2001US22179 20010711 (PCT/WO US0122179)

14/AN,AZ,TI/15 (Item 15 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00833803

METHOD AND APPARATUS FOR SENDING MONEY VIA AN ELECTRONIC GREETING CARD OVER THE INTERNET

PROCEDE ET APPAREIL D'ENVOI D'ARGENT PAR LE BIAIS D'UNE CARTE DE SOUHAITS ELECTRONIQUE PAR INTERNET

Application: WO 2001US7752 20010308 (PCT/WO US0107752)

14/AN,AZ,TI/16 (Item 16 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00825100

PHYSICAL PRESENCE DIGITAL AUTHENTICATION SYSTEM (BROADCAST MEDIA)

SYSTEME D'AUTHENTIFICATION NUMERIQUE DE PRESENCE PHYSIQUE (SUPPORTS DE RADIODIFFUSION)

Application: WO 2001US3913 20010206 (PCT/WO US0103913)

14/AN,AZ,TI/17 (Item 17 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00825099

PHYSICAL PRESENCE DIGITAL AUTHENTICATION SYSTEM (SMART E-WALLET)

SYSTEME D'AUTHENTIFICATION NUMERIQUE DE PRESENCE PHYSIQUE (PORTEFEUILLE ELECTRONIQUE INTELLIGENT)

Application: WO 2001US3908 20010206 (PCT/WO US0103908)

14/AN,AZ,TI/18 (Item 18 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00825040

PHYSICAL PRESENCE DIGITAL AUTHENTICATION SYSTEM (WEBPAGE-DEPENDENT ACTIVATION)

SYSTEME D'AUTHENTIFICATION NUMERIQUE PAR PRESENCE PHYSIQUE (ACTIVATION DEPENDANTE D'UNE PAGE WEB)

Application: WO 2001US4062 20010207 (PCT/WO US0104062)

14/AN,AZ,TI/19 (Item 19 from file: 349)

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00825037

PHYSICAL PRESENCE DIGITAL AUTHENTICATION SYSTEM

SYSTEME D'AUTHENTIFICATION NUMERIQUE DE PRESENCE PHYSIQUE



Application: WO 2001US3868 20010206 (PCT/WO US0103868)

14/AN,AZ,TI/20 (Item 20 from file: 349)  
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00806383

COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING  
DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT  
AND METHOD THEREOF  
PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES  
STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN  
ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET  
PROCEDE ASSOCIE

Application: WO 2000US32309 20001122 (PCT/WO US0032309)

14/AN,AZ,TI/21 (Item 21 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00806382

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF  
MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A  
MARKET SPACE INTERFACE  
PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE  
PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION  
D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ

Application: WO 2000US32308 20001122 (PCT/WO US0032308)

14/AN,AZ,TI/22 (Item 22 from file: 349)  
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00805500

SYSTEM AND METHOD FOR SENDING MONEY VIA E-MAIL OVER THE INTERNET  
SYSTEME ET PROCEDE PERMETTANT D'ENVOYER DE L'ARGENT PAR COURRIER  
ELECTRONIQUE VIA L'INTERNET

Application: WO 2000US42253 20001122 (PCT/WO US0042253)

14/AN,AZ,TI/23 (Item 23 from file: 349)  
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00803620

METHOD AND APPARATUS FOR MEASURING EFFECTIVENESS OF ON-LINE ADVERTISING  
PROCEDE ET APPAREIL PERMETTANT D'EVALUER L'EFFICACITE D'UNE PUBLICITE EN  
LIGNE

Application: WO 2000US31893 20001120 (PCT/WO US0031893)

14/AN,AZ,TI/24 (Item 24 from file: 349)  
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00777017

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A HOST FRAMEWORK DESIGN IN  
AN E-COMMERCE ARCHITECTURE  
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION DESTINES A LA CONCEPTION D'UNE  
STRUCTURE D'ORDINATEUR CENTRAL DANS UNE ARCHITECTURE DE COMMERCE  
ELECTRONIQUE

Application: WO 2000US20560 20000728 (PCT/WO US0020560)

14/AN,AZ,TI/25 (Item 25 from file: 349)  
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00761431

A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PROVIDING COMMERCE-RELATED  
WEB APPLICATION SERVICES

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE DE  
SERVICES D'APPLICATION DANS LE WEB LIES AU COMMERCE

Application: WO 2000US14420 20000525 (PCT/WO US0014420)

14/AN,AZ,TI/26 (Item 26 from file: 349)

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00758783

APPARATUS AND METHOD FOR INTERPRETING AND INTELLIGENTLY MANAGING ELECTRONIC  
MESSAGES

DISPOSITIF ET PROCEDE D'INTERPRETATION ET DE GESTION INTELLIGENTE DE  
MESSAGES ELECTRONIQUES

Application: WO 2000CA600 20000523 (PCT/WO CA0000600)

14/AN,AZ,TI/27 (Item 27 from file: 349)

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00750394

MULTI-USER ELECTRONIC SIGN MANAGEMENT SYSTEM

SYSTEME DE GESTION D'AFFICHAGE ELECTRONIQUE MULTI-UTILISATEURS

Application: WO 2000US10260 20000414 (PCT/WO US0010260)

14/AN,AZ,TI/28 (Item 28 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00743961

FINANCIAL PAYMENT METHOD AND MEDIUM

PROCEDE ET SUPPORT DE PAIEMENT FINANCIER

Application: WO 2000US7420 20000320 (PCT/WO US0007420)

14/AN,AZ,TI/29 (Item 29 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00743955

FUNDS TRANSFER REPAIR SYSTEM

SYSTEME DE RECTIFICATION DE TRANSFERT DE FONDS

Application: WO 2000US6577 20000313 (PCT/WO US0006577)

14/AN,AZ,TI/30 (Item 30 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00554423

A SYSTEM AND METHOD FOR PROVIDING E-COMMERCE ACCESS TO AN INTERNET WEBSITE

SYSTEME ET PROCEDE POUR FOURNIR UN ACCES AU COMMERCE ELECTRONIQUE DANS UN  
SITE WEB D'INTERNET

Application: WO 99US21599 19990917 (PCT/WO US9921599)

14/AN,AZ,TI/31 (Item 31 from file: 349)

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00479472

SYSTEM AND METHOD FOR FAST SMART CARD TRANSACTIONS

SYSTEME ET PROCEDE PERMETTANT DES TRANSACTIONS RAPIDES PAR CARTE A PUCE

Application: WO 98US17352 19980821 (PCT/WO US9817352)

14/AN,AZ,TI/32 (Item 32 from file: 349)  
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00435900

A METHOD AND SYSTEM FOR ELECTRONIC BILL PAYMENT

PROCEDE ET SYSTEME DE PAIEMENT ELECTRONIQUE DE FACTURES

Application: WO 97US22479 19971208 (PCT/WO US9722479)

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(c) 2002 The Gale Group  
File 111:TGG Natl.Newspaper Index(SM) 1979-2004/Oct 07  
(c) 2004 The Gale Group

Set	Items	Description
S1	3785204	ONLINE OR ON()LINE OR VIRTUAL OR ELECTRONIC OR DIGITAL OR - DIGI OR E OR MACHINE()READABLE OR COMPUTERI? OR CYBER OR CYBE- RSPACE OR VIRTUAL OR NETWORK OR INTERNET OR WEB OR WORLDWIDE?- ??OR WIDEBEB.
S2	5780	CHRISTMASCARD? ? OR BIRTHDAYCARD? ? OR WEDDINGCARD? ? OR S- YMPATHYCARD? ? OR THANKYOUCARD? ? OR NOTECARD? ? OR GREETING?
S3	1614	ECARD? ? OR EMESSAGE? ? OR EGREETING? ? OR ENOTE? ? OR WEB- CARD? ? OR WEBGREETING? ? OR WEBMESSAGE? ? OR CYBERCARD? ? OR CYBERGREETING? ? OR CYBERNOTE? ? OR CYBERMESSAGE? ? OR (E OR - ELECTRONIC OR VIRTUAL) () (CARD? ? OR MESSAGE? ?)
S4	737431	CHECK? ? OR CHEQUE? ? OR MONEY? ? OR MONIES OR NEGOTIABLE - OR BUCK? ? OR CASH OR CURENC??? OR DOLLAR? ? OR PAYMENT OR P- AYING OR BONUS?? OR REWARD? ? OR MONETARY OR DISBURSEMENT? ?
S5	601	CYBERBUCK? OR CYBERCURRENCY OR CYBERCASH OR CYBERCHECK? OR CYBERCHEQUE? OR CYBERMONEY OR CYBERMONIES OR EBUCKS OR ECASH - OR ECURRENCY OR EDOLLARS OR EMONEY OR EMONIES OR ECHECK? ? OR ECHEQUE? ?
S6	88	WEBCASH OR WEBCHECK? OR WEBCHEQUE? OR WEBMONEY? OR WEBCURR- ENCY OR WEBBUCK? OR WEBMONIES OR DIGICHECK? OR DIGICHEQUE? OR DIGIMONEY? OR DIGICURRENCY OR DIGIBUCK? OR DIGIMONIES OR DIG- ICASH
S7	235018	EMBED? ? OR EMBEDD??? OR ENMBED? OR ENBED? OR ATTACH??? OR ATTACHMENT? ? OR ENCLOS??? OR ENCLOSURE? ?
S8	1966	(S1(3N)S2) OR S3
S9	19228	(S1(3N)S4) OR S5 OR S6
S10	4	S8(10N)S9(10N) (S7 OR (INCLUD??? OR INCLUSION? ? OR APPEND?- ?? OR INSERT??? OR CONTAIN??? OR ADD??? OR ASSOCIATE? ? OR IN- SIDE OR "WITH"))
S11	21	<del>S8 AND S9 AND (S7 OR (INCLUD??? OR INCLUSION? ? OR APPEND?- ?? OR INSERT??? OR CONTAIN??? OR ADD??? OR ASSOCIATE? ? OR IN- SIDE OR "WITH"))</del>
S12	18	S11 NOT PY>2000
S13	18	S12 NOT PD=20001216:20041130
S14	17	RD (unique items)

14/3,K/2 (Item 2 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2004 Institution of Electrical Engineers. All rts. reserv.

5504016 INSPEC Abstract Number: B9704-6210L-012, C9704-7120-004

**Title: Credits and debits on the Internet**

Author(s): Sirbu, M.A.

Author Affiliation: Dept. of Eng. & Public Policy, Carnegie Mellon Univ.,  
Pittsburgh, PA, USA

Journal: IEEE Spectrum vol.34, no.2 p.23-9

Publisher: IEEE,

Publication Date: Feb. 1997 Country of Publication: USA

CODEN: IEESAM ISSN: 0018-9235

SICI: 0018-9235(199702)34:2L:23:CDI;1-P

Material Identity Number: I094-97002

U.S. Copyright Clearance Center Code: 0018-9235/97/\$10.00

Language: English

Subfile: B C

Copyright 1997, IEE

...Abstract: paper based instruments to move money between accounts. In the past 25 years (1972-97), **electronic messages** moving through private networks have replaced paper for most of the value exchanged among banks...

... being developed to facilitate electronic credit and debit transfers by ordinary consumers. These new systems **include CyberCash** (which is a gateway between the Internet and the authorization networks of the major credit...

...Identifiers: **electronic messages ; ...**

... **CyberCash ;**

14/3,K/3 (Item 3 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2004 Institution of Electrical Engineers. All rts. reserv.

04138488 INSPEC Abstract Number: C9206-7120-006

**Title: The technology of the electronic card**

Author(s): Carazzina, A.; Di Tori, B.; Martelli, B.; Messa, M.;  
Montolivo, E.; Porazzi, G.

Journal: Elettrotecnica vol.79, no.2 p.147-53

Publication Date: Feb. 1992 Country of Publication: Italy

CODEN: ETRTAF ISSN: 0013-6131

Language: Italian

Subfile: C

**Title: The technology of the electronic card**

Abstract: The authors present an outline of the technology of the **electronic cheque** and credit card, and define a point of reference in its continuing development. They deal...

... Bull, Philips and AT&T, and also the Toshiba 'Supersmart' card in which there are **included** a 16-character alpha-numeric display, a 20-key keyboard, and a 3 V battery...

Identifiers: **electronic cheque card...**

... **electronic card ;**

14/3,K/5 (Item 5 from file: 2)  
DIALOG(R)File 2:INSPEC  
(c) 2004 Institution of Electrical Engineers. All rts. reserv.

02269208 INSPEC Abstract Number: C84028247

Title: **The electronic seal used to protect electronic money in Sweden**  
Author(s): Linden, C.  
Journal: Informatique et Gestion no.144 p.74-80  
Publication Date: Sept. 1983 Country of Publication: France  
CODEN: IFQGAJ ISSN: 0020-062X  
Language: French  
Subfile: C

Title: **The electronic seal used to protect electronic money in Sweden**  
Abstract: **Electronic money** is used both by individuals and societies; the former use **electronic cards**, credit cards, parking cards and telephone cards. There has not been much discussion about transactions...

... not so for voluntary or deliberate crime. It is almost impossible to discover fraud in **electronic money** transactions because it is hard to identify the individual who gives the order, and especially...

... number composed of 18 figures) depends on the file to be protected; the seal is **added** after the file is read and is a deformed or compressed version of it. Each...

...Identifiers: **electronic cards** ; ...

... **electronic money** transactions

14/3,K/7 (Item 1 from file: 233)  
DIALOG(R)File 233:Internet & Personal Comp. Abs.  
(c) 2003 EBSCO Pub. All rts. reserv.

00522689 99PM01-014  
Virtual message **centers -- Symantec TalkWorks Pro 2.0 vs. Communicate Pro 2.0**  
Kawamoto, Wayne  
PC Computing, January 1, 1999, v12 n1 p100, 1 Page(s)  
ISSN: 0899-1847  
Company Name: Symantec; 01 Communique Laboratory  
Product Name: TalkWorks Pro 2.0; Communicate Pro 2.0

Virtual message **centers -- Symantec TalkWorks Pro 2.0 vs. Communicate Pro 2.0**

... two telephony packages for IBM PC compatibles. Products reviewed and ratings (out of five stars) **include** : Symantec TalkWorks Pro 2.0 (\$169) from Symantec (800)-4; and Communicate Pro 2.0...

... in private mailboxes. Says Communicate Pro 2.0 offers tools that allow the user to **check Internet e-mail**, communicate with H.323-compliant Internet phones, and transmit messages to numeric or alphanumeric pagers. Says use of the interface can be confusing. **Adds** that TalkWorks Pro 2.0 supports caller ID, fax-on-demand, and fax scheduling. **Includes** an intuitive Message Manager for viewing faxes and listening to voice mail. Features helpful set-up wizards. Warns that TalkWorks Pro works only with specific voice modems. **Contains** two screen displays and two product summary guides. (HHW)

14/3,K/9 (Item 1 from file: 256)  
DIALOG(R)File 256:TecInfoSource  
(c)2004 Info.Sources Inc. All rts. reserv.

00121084 DOCUMENT TYPE: Review

PRODUCT NAMES: Company--Blue Mountain Arts (867187)

TITLE: **Go Sell It on the Mountain: Blue Mountain Arts hatched a bold plan...**

AUTHOR: Solomon, Stephen D  
SOURCE: Inc., v21 n18 p48(9) Dec 1999  
ISSN: 0162-8968  
HOMEPAGE: http://www.inc.com

RECORD TYPE: Review

REVIEW TYPE: Company

REVISION DATE: 20020703

Blue Mountain Arts needs no capital now, says Jared Schutz, executive director of the **e - greeting** card company, but has not ruled out future need. Schutz, who describes future plans for...

...sectors is that visitors to sites such as Blue Mountain's, which gives away its **digital greeting** cards free, will eventually pay for products on the site. However, people using free greeting...

...Schutz discounts the latter theory, saying that he has developed an aggressive plan to make **money** in the new **e -commerce** market. To raise money, Blue Mountain agreed to sell its World Wide Web site...

...cards themselves since the variety of events for which they are available is so extensive, **including** even a card for Banker's Day.

14/3,K/10 (Item 1 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

09382462

Cyber card firms sign partnership

SOUTH KOREA: TIE-UP BY CYBER CARD AND DACOM  
The Korea Herald (XBF) 11 Oct 2000 Online  
Language: ENGLISH

The "**eCard**" product produced by Cyber Card of South Korea will **include network electronic money** technology in the future. The firm signed a technical and strategic alliance with Dacom Cyberpass...

14/AA,AN,TI/1 (Item 1 from file: 2)  
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.  
reserv.

Title: Smart card-based electronic card payment systems in the  
transportation industry

14/AA,AN,TI/2 (Item 2 from file: 2)  
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.  
reserv.

Title: Credits and debits on the Internet

14/AA,AN,TI/3 (Item 3 from file: 2)  
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.  
reserv.

Title: The technology of the electronic card

14/AA,AN,TI/4 (Item 4 from file: 2)  
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.  
reserv.

Title: 1991-500000 smart cards for retailers

14/AA,AN,TI/5 (Item 5 from file: 2)  
DIALOG(R)File 2:(c) 2004 Institution of Electrical Engineers. All rts.  
reserv.

Title: The electronic seal used to protect electronic money in Sweden

14/AA,AN,TI/6 (Item 1 from file: 35)  
DIALOG(R)File 35:(c) 2004 ProQuest Info&Learning. All rts. reserv.

755811  
ELECTRONIC FUNDS TRANSFER SYSTEMS IN THE RETAIL INDUSTRIES: PAST, PRESENT,  
AND FUTURE

14/AA,AN,TI/7 (Item 1 from file: 233)  
DIALOG(R)File 233:(c) 2003 EBSCO Pub. All rts. reserv.

00522689 .99PM01-014 . . . . .  
Virtual message centers -- Symantec TalkWorks Pro 2.0 vs.  
Communicate Pro 2.0

14/AA,AN,TI/8 (Item 2 from file: 233)  
DIALOG(R)File 233:(c) 2003 EBSCO Pub. All rts. reserv.

00501573 98CW07-211  
Brokers can monitor e-mail more easily

14/AA,AN,TI/9 (Item 1 from file: 256)  
DIALOG(R)File 256:(c)2004 Info.Sources Inc. All rts. reserv.

00121084

TITLE: Go Sell It on the Mountain: Blue Mountain Arts hatched a bold



plan....

14/AA,AN,TI/10 (Item 1 from file: 583)  
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

09382462  
Cyber card firms sign partnership  
SOUTH KOREA: TIE-UP BY CYBER CARD AND DACOM

14/AA,AN,TI/11 (Item 2 from file: 583)  
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

09178130  
New central bank role  
THAILAND: SUPERVISION OF CREDIT CARD PAYMENTS

14/AA,AN,TI/12 (Item 3 from file: 583)  
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

09084017  
Smart move adds to eftpos  
AUSTRALIA: COMBINATION OF ECARD AND EFTPOS

14/AA,AN,TI/13 (Item 4 from file: 583)  
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06695401  
Club seen as model for ending 'cycle of fear'  
THAILAND: SELF-SUSTAINING CYCLE OF SCB CLUB

14/AA,AN,TI/14 (Item 5 from file: 583)  
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06648697  
Les banques veulent rZgir les paiements/  
WORLD: BANKS AND INTERNET PAYMENT SYSTEMS

14/AA,AN,TI/15 (Item 6 from file: 583)  
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06099554  
Snags plague card industry  
CHINA: DOUBTS HAMPER CREDIT CARD DEVELOPMENT

14/AA,AN,TI/16 (Item 7 from file: 583)  
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

05442390  
Bank aims to clean out the villain's laundrymen  
UK - ELECTRONIC PAYMENT SYSTEMS USED FOR MONEY LAUNDERING

14/AA,AN,TI/17 (Item 8 from file: 583)  
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

03110577  
EDI COULD BYPASS BANKS  
WORLD - EDI COULD BYPASS BANKS

?show files;ds

File 9:Business & Industry(R) Jul/1994-2004/Oct 06

(c) 2004 The Gale Group

File 15:ABI/Inform(R) 1971-2004/Oct 06

(c) 2004 ProQuest Info&Learning

File 16:Gale Group PROMT(R) 1990-2004/Oct 07

(c) 2004 The Gale Group

File 20:Dialog Global Reporter 1997-2004/Oct 07

(c) 2004 The Dialog Corp.

File 148:Gale Group Trade & Industry DB 1976-2004/Oct 07

(c)2004 The Gale Group

File 160:Gale Group PROMT(R) 1972-1989

(c) 1999 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2004/Oct 07

(c) 2004 The Gale Group

Set Items Description

S1 126217 .CHRISTMASCARD? ? OR BIRTHDAYCARD? ? OR WEDDINGCARD? ? OR S-  
YMPATHYCARD? ? OR THANKYOUCARD? ? OR NOTECARD? ? OR GREETING?

S2 23359 ECARD? ? OR EMESSAGE? ? OR EGREETING? ? OR ENOTE? ? OR WEB-  
CARD? ? OR WEBGREETING? ? OR WEBMESSAGE? ? OR CYBERCARD? ? OR  
CYBERGREETING? ? OR CYBERNOTE? ? OR CYBERMESSAGE? ? OR (E OR -  
ELECTRONIC OR VIRTUAL) ( ) (CARD? ? OR MESSAGE? ?)

S3 13349474 CHECK? ? OR CHEQUE? ? OR MONEY? ? OR MONIES OR NEGOTIABLE -  
OR BUCK? ? OR CASH OR CURENC??? OR DOLLAR? ? OR PAYMENT OR P-  
AYING OR BONUS?? OR REWARD? ? OR MONETARY OR DISBURSEMENT? ?

S4 11473 CYBERBUCK? OR CYBERCURRENCY OR CYBERCASH OR CYBERCHECK? OR  
CYBERCHEQUE? OR CYBERMONEY OR CYBERMONIES OR EBUCKS OR ECASH -  
OR ECURRENCY OR EDOLLARS OR EMONEY OR EMONIES OR ECHECK? ? OR  
ECHEQUE? ?

S5 1683 WEBCASH OR WEBCHECK? OR WEBCHEQUE? OR WEBMONEY? OR WEBCURR-  
ENCY OR WEBBUCK? OR WEBMONIES OR DIGICHECK? OR DIGICHEQUE? OR  
DIGIMONEY? OR DIGICURRENCY OR DIGIBUCK? OR DIGIMONIES OR DIG-  
ICASH

S6 1385347 EMBED? ? OR EMBEDD??? OR ENMBED? OR ENBED? OR ATTACH??? OR  
ATTACHMENT? ? OR ENCLOS??? OR ENCLOSURE? ?

S7 32561 S2 OR (S1(3N)(ONLINE OR ON()LINE OR VIRTUAL OR ELECTRONIC -  
OR DIGITAL OR DIGI OR E OR MACHINE()READABLE OR COMPUTERI? OR  
CYBER OR CYBERSPACE OR VIRTUAL OR NETWORK OR INTERNET OR WEB -  
OR WORLDWIDE??? OR WIDEBWEB))

S8 418258 (S4 OR S5) OR (S3(3N)(ONLINE OR ON()LINE OR VIRTUAL OR ELE-  
CTRONIC OR DIGITAL OR DIGI OR E OR MACHINE()READABLE OR COMPU-  
TERI? OR CYBER OR CYBERSPACE OR VIRTUAL OR NETWORK OR INTERNET  
OR WEB OR WORLDWIDE??? OR WIDEBWEB))

S9 424 S7(S)S8(S)(S6 OR INCLUD??? OR INCLUSION? ? OR APPEND??? OR  
INSERT??? OR CONTAIN??? OR ADD??? OR ASSOCIATE? ? OR INSIDE OR  
"WITH")

S10 149 S7(10N)S8(10N)(S6 OR INCLUD??? OR INCLUSION? ? OR APPEND???  
OR INSERT??? OR CONTAIN??? OR ADD??? OR ASSOCIATE? ? OR INSI-  
DE OR "WITH")

S11 170 (S7(7N)S8)(S)(S6 OR INCLUD??? OR INCLUSION? ? OR APPEND???  
OR INSERT??? OR CONTAIN??? OR ADD??? OR ASSOCIATE? ? OR INSIDE  
OR "WITH")

S12 107 S10 AND S11

S13 71 S12 NOT PY>2000

S14 67 S13 NOT PD=20001216:20041130

S15 46 RD (unique items)

15/3,K/9 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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02505654 243201001

**You've got E-mail**

Goldsborough, Reid  
Office Solutions v17n2 PP: 14 Feb 2000  
ISSN: 1529-1804 JRNL CODE: OFS  
WORD COUNT: 778

...TEXT: com) is a new, free service that lets you use your Web browser to send **attachments** as large as 50MB.

If you haven't caught the **Internet greeting** card bug yet, you're missing out on a **money** -saver. **Web** -based services such as **Egreetings** (www. **egreetings** .com) let you send wired **associates** , friends, and relatives personalized .cards for birthdays, anniversaries,.. and other occasions for free.

Finally, here...

15/3,K/10 (Item 2 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2004 ProQuest Info&Learning. All rts. reserv.

01771240 04-22231

**The echeck market trial: An update**

Landry, Susan M  
TMA Journal v19n1 PP: 22-25 Jan/Feb 1999  
ISSN: 1080-1162 JRNL CODE: JCG  
WORD COUNT: 1796

...TEXT: which are spontaneous or must be sent directly to the recipient. Just imagine receiving an **e** -mail birthday **greeting** , with an **echeck** **attached** !

Many participants in the market trial are predicting that **"echeck"** will become an extension of today's checking account, similar to the way debit cards...

15/3,K/22 (Item 10 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

06590052 Supplier Number: 55559230 (USE FORMAT 7 FOR FULLTEXT)

**Card Notes.**

Credit Card News, pITEM9923700A  
August 15, 1999  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 251

... Telephone Customers

5% Cash Back

US West and First USA are issuing a US West **e . card** Platinum Visa that gives cardholders 5% **cash** back on **online** purchases at more than 20 Internet merchants **including** Amazon.com, Audiobookclub.com, CDnow.com, Etoys.com, FlowersUSA.com, and Virtual Vineyards. The card **includes** a calling card feature as well.

The no-annual-fee card offers a 3.9...

15/3,K/26 (Item 14 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2004 The Gale Group. All rts. reserv.

05299362 Supplier Number: 48067851 (USE FORMAT 7 FOR FULLTEXT)  
**BUNDLING TOOLS ENHANCES VALUE TO CORPORATE LICENSEES**  
Media Daily, v4, n5, pN/A  
Oct 22, 1997  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 157

... utilities and space to create personal Web pages. Now these users  
will be able to **include** links to WhoWhere? e-mail and listings.  
Third-party providers for the combined sites **include** Classifieds2000,  
financial information services EDGAR and **Money .net**, **e - cards** from the  
OutPost Network, travel site Expedia from Microsoft, search service  
PlanetSearch and more. . . . .  
This...

15/AA,AN,TI/1 (Item 1 from file: 9)  
DIALOG(R)File 9:(c) 2004 The Gale Group. All rts. reserv.

2792626 Supplier Number: 02792626  
Postal Service Gets Into Act

15/AA,AN,TI/2 (Item 2 from file: 9)  
DIALOG(R)File 9:(c) 2004 The Gale Group. All rts. reserv.

2776956 Supplier Number: 02776956  
USPS Enters E-Bill Fray

15/AA,AN,TI/3 (Item 3 from file: 9)  
DIALOG(R)File 9:(c) 2004 The Gale Group. All rts. reserv.

2764758 Supplier Number: 02764758  
Forget Rain & Snow, As US Postal Service Goes Electronic

15/AA,AN,TI/4 (Item 4 from file: 9)  
DIALOG(R)File 9:(c) 2004 The Gale Group. All rts. reserv.

2754765 Supplier Number: 02754765  
Banks Turn To Debit To Drive Fund Transfers

15/AA,AN,TI/5 (Item 5 from file: 9)  
DIALOG(R)File 9:(c) 2004 The Gale Group. All rts. reserv.

2559133 Supplier Number: 02559133  
US West offers its telephone customers 5% cash back

15/AA,AN,TI/6 (Item 6 from file: 9)  
DIALOG(R)File 9:(c) 2004 The Gale Group. All rts. reserv.

2342670 Supplier Number: 02342670  
Issuers Are Racing To Tie in To the Internet

15/AA,AN,TI/7 (Item 7 from file: 9)  
DIALOG(R)File 9:(c) 2004 The Gale Group. All rts. reserv.

1835724 Supplier Number: 01835724  
Visa Returns Fire In The Legal Battle Over Retail Debit Card Acceptance

15/AA,AN,TI/8 (Item 8 from file: 9)  
DIALOG(R)File 9:(c) 2004 The Gale Group. All rts. reserv.

1211096 Supplier Number: 01211096  
PHILADELPHIA COMPANY PLANS PUBLIC TEST OF 'STORED-VALUE' CARD

15/AA,AN,TI/9 (Item 1 from file: 15)

DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

02505654 243201001

You've got E-mail

15/AA,AN,TI/10 (Item 2 from file: 15)

DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

01771240 04-22231

The echeck market trial: An update

15/AA,AN,TI/11 (Item 3 from file: 15)

DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00840299 94-89691

Why debit goes unheralded

15/AA,AN,TI/12 (Item 4 from file: 15)

DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00456550 89-28337

Cheque Truncation - A Legal and Practical Perspective

15/AA,AN,TI/13 (Item 1 from file: 16)

DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

08089801 Supplier Number: 67459081

WorldCom Takes Equity in Global TeleMedia International.

15/AA,AN,TI/14 (Item 2 from file: 16)

DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

07920345 Supplier Number: 66206983

Global TeleMedia International, Inc. - Bentleytel Smart-e-Card And  
Smart-e-Cash Machines To Be Featured At The Discovery Expo In New York On  
October 23rd.

15/AA,AN,TI/15 (Item 3 from file: 16)

DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

07919138 Supplier Number: 66182482

BentleyTel Smart-e-Card and Smart-e-Cash Machines to be Featured at The  
Discovery Expo in New York on October 23rd.

15/AA,AN,TI/16 (Item 4 from file: 16)

DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

07865462 Supplier Number: 65706009

Octopus.com: Grab the Web With Eight Arms. (Company Business and Marketing)

15/AA,AN,TI/17 (Item 5 from file: 16)

DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

07521563 Supplier Number: 63056097

New Online Auction Community Is Ready to Take on The Competition.

15/AA,AN,TI/18 (Item 6 from file: 16)  
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

07311411 Supplier Number: 61950517  
The e Wallet -- A variety of secure online payment options exists for your  
clients' Web sites. (Industry Trend or Event)

15/AA,AN,TI/19 (Item 7 from file: 16)  
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

07236545 Supplier Number: 61479580  
CHECKFREE AND THE UNITED STATES POSTAL SERVICE FORGE STRATEGIC  
ALLIANCE. (Government Activity)

15/AA,AN,TI/20 (Item 8 from file: 16)  
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

07183395 Supplier Number: 61353349  
Forget Rain & Snow, As US Postal Service Goes Electronic 04/05/00. (eBillPay  
service) (Government Activity)

15/AA,AN,TI/21 (Item 9 from file: 16)  
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

07158363 Supplier Number: 60520804  
BANK ONE EMONEY'S FUTURE.

15/AA,AN,TI/22 (Item 10 from file: 16)  
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

06590052 Supplier Number: 55559230  
Card Notes.

15/AA,AN,TI/23 (Item 11 from file: 16)  
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

06536236 Supplier Number: 55343880  
Five-Percent Cash-Back Savings are Just a Click Away for Internet Shoppers  
Using New U S West(R) e.card(TM) Platinum Visa(R).

15/AA,AN,TI/24 (Item 12 from file: 16)  
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

06112262 Supplier Number: 53703837  
ProGen AtlasX PII 450: a system with broad shoulders. (ProGen Technology  
PC) (Hardware Review) (Evaluation)

15/AA,AN,TI/25 (Item 13 from file: 16)  
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

06049890 Supplier Number: 53733233  
Marketing: Issuers Are Racing To Tie in To the Internet.

15/AA,AN,TI/26 (Item 14 from file: 16)  
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

05299362 Supplier Number: 48067851

**BUNDLING TOOLS ENHANCES VALUE TO CORPORATE LICENSEES**

15/AA,AN,TI/27 (Item 15 from file: 16)  
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

04169806 Supplier Number: 46090423  
**BLOCK FINANCIAL INTRODUCES THE WEBCARD VISA -- OFFERED EXCLUSIVELY TO  
INTERNET AND WORLD WIDE WEB USERS**

15/AA,AN,TI/28 (Item 16 from file: 16)  
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

03253428 Supplier Number: 44475453  
**Why Debit Goes Unheralded**

15/AA,AN,TI/29 (Item 17 from file: 16)  
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

02995646 Supplier Number: 44063353  
**OFFICIAL OPENING OF THE NEW WORLD HEADQUARTERS OF CARD ESTABLISHMENT  
SERVICES, INC.**

15/AA,AN,TI/30 (Item 18 from file: 16)  
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

02240788 Supplier Number: 42924000  
**PC-LAN E-Mail For Windows**

15/AA,AN,TI/31 (Item 19 from file: 16)  
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

02072859 Supplier Number: 42679911  
**FINANCIAL EDI GOES GLOBAL**

15/AA,AN,TI/32 (Item 1 from file: 20)  
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

13964212  
**WorldCom takes stake in Global TeleMedia Intl, cancels litigation**

15/AA,AN,TI/33 (Item 2 from file: 20)  
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

12211923  
**Electronic banking: Economist raises money laundering fears**

15/AA,AN,TI/34 (Item 3 from file: 20)  
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

10436352  
**The Charlotte Observer, N.G., Business Briefs Column**

15/AA,AN,TI/35 (Item 4 from file: 20)  
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

08937699



Thomson^reportedly poised to bid 2 bln stg for Racal Electronics

15/AA,AN,TI/36 (Item 5 from file: 20)  
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

06351796

Electronic payment plan offers convenience for motorists and commuters

15/AA,AN,TI/37 (Item 6 from file: 20)  
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

03609627

Online Shoppers a Small but Growing Force

15/AA,AN,TI/38 (Item 7 from file: 20)  
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

03031424

MULTI-PURPOSE CARD TO BE USED BEGINNING NOVEMBER NEXT YEAR

15/AA,AN,TI/39 (Item 1 from file: 148)  
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

10304057 SUPPLIER NUMBER: 20877580

Shopping on the web. (electronic commerce)

15/AA,AN,TI/40 (Item 2 from file: 148)  
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

07756593 SUPPLIER NUMBER: 16725054

CES JOINS FORCES WITH THE BANKERS' BANK OF OKLAHOMA TO OFFER TRANSLINK

15/AA,AN,TI/41 (Item 3 from file: 148)  
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

07703657 SUPPLIER NUMBER: 16523617

CES MULTI-LANE SOLUTION SIGNIFICANTLY REDUCES AUTHORIZATION TIME AT SUTTON  
PLACE GOURMET; A VARIETY OF MULTI-LANE SOLUTIONS AVAILABLE

15/AA,AN,TI/42 (Item 4 from file: 148)  
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

07273191 SUPPLIER NUMBER: 15413698

CARD ESTABLISHMENT SERVICES EXTENDS EXCHANGE OFFER

15/AA,AN,TI/43 (Item 5 from file: 148)  
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

06773015 SUPPLIER NUMBER: 14717717

CES FIRST TO INSTALL NEW TELECOMMUNICATIONS SERVICE AT MAJOR RETAILER;  
CREDIT CARD AUTHORIZATION TIME TO BE REDUCED BY OVER 75 PERCENT

15/AA,AN,TI/44 (Item 1 from file: 160)  
DIALOG(R)File 160:(c) 1999 The Gale Group. All rts. reserv.

00985107

Nottingham Building Society is offering Hong Kong-UK home banking services.

15/AA,AN,TI/45 (Item 2 from file: 160)  
DIALOG(R)File 160:(c) 1999 The Gale Group. All rts. reserv.

00915822

Familiarization and education is the way to get started when faced for the first time with a multifunctional workstation, according to JM West, who offers examples, insights and advice about his first challenge.

15/AA,AN,TI/46 (Item 3 from file: 160)  
DIALOG(R)File 160:(c) 1999 The Gale Group. All rts. reserv.

00367339

Postal electro-message monopoly or \$1/letter rates by 1990, say experts:  
Unless Congress gives the US Postal Service a monopoly on transmission of electronic messages, postal services as we know them would disappear and it could cost \$1+ to mail a letter.

?show files;ds

File 476:Financial Times Fulltext 1982-2004/Oct 07  
(c) 2004 Financial Times Ltd  
File 613:PR Newswire 1999-2004/Oct 04  
(c) 2004 PR Newswire Association Inc  
File 621:Gale Group New Prod.Annou.(R) 1985-2004/Oct 07  
(c) 2004 The Gale Group  
File 624:McGraw-Hill Publications 1985-2004/Sep 20  
(c) 2004 McGraw-Hill Co. Inc  
File 636:Gale Group Newsletter DB(TM) 1987-2004/Oct 07  
(c) 2004 The Gale Group  
File 634:San Jose Mercury Jun 1985-2004/Oct 06  
(c) 2004 San Jose Mercury News  
File 610:Business Wire 1999-2004/Oct 07  
(c) 2004 Business Wire.  
File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	7332175	ONLINE OR ON()LINE OR VIRTUAL OR ELECTRONIC OR DIGITAL OR - DIGI OR E OR MACHINE()READABLE OR COMPUTERI? OR CYBER OR CYBE- RSPACE OR VIRTUAL OR NETWORK OR INTERNET OR WEB OR WORLDWIDE?- ?? OR WIDEBWEB
S2	33047	CHRISTMASCARD? ? OR BIRTHDAYCARD? ? OR WEDDINGCARD? ? OR S- YMPATHYCARD? ? OR THANKYOUCARD? ? OR NOTECARD? ? OR GREETING?
S3	8865	ECARD? ? OR EMESSAGE? ? OR EGREETING? ? OR ENOTE? ? OR WEB- CARD? ? OR WEBGREETING? ? OR WEBMESSAGE? ? OR CYBERCARD? ? OR CYBERGREETING? ? OR CYBERNOTE? ? OR CYBERMESSAGE? ? OR (E OR - ELECTRONIC OR VIRTUAL) () (CARD? ? OR MESSAGE? ?)
S4	4073358	CHECK? ? OR CHEQUE? ? OR MONEY? ? OR MONIES OR NEGOTIABLE - OR BUCK? ? OR CASH OR CURENC??? OR DOLLAR? ? OR PAYMENT OR P- AYING OR BONUS?? OR REWARD? ? OR MONETARY OR DISBURSEMENT? ?
S5	5366	CYBERBUCK? OR CYBERCURRENCY OR CYBERCASH OR CYBERCHECK? OR CYBERCHEQUE? OR CYBERMONEY OR CYBERMONIES OR EBUCKS OR ECASH - OR ECURRENCY OR EDOLLARS OR EMONEY OR EMONIES OR ECHECK? ? OR ECHEQUE? ?
S6	455	WEBCASH OR WEBCHECK? OR WEBCHEQUE? OR WEBMONEY? OR WEBCURR- ENCY OR WEBBUCK? OR WEBMONIES OR DIGICHECK? OR DIGICHEQUE? OR DIGIMONEY? OR DIGICURRENCY OR DIGIBUCK? OR DIGIMONIES OR DIG- ICASH
S7	450163	EMBED? ? OR EMBEDD??? OR ENMBED? OR ENBED? OR ATTACH??? OR ATTACHMENT? ? OR ENCLOS??? OR ENCLOSURE? ?
S8	13366	(S1(3N)S2) OR S3
S9	160510	(S1(3N)S4) OR S5 OR S6
S10	59	S8(10N)S9(10N)(S7 OR (INCLUD??? OR INCLUSION? ? OR APPEND?- ?? OR INSERT??? OR CONTAIN??? OR ADD??? OR ASSOCIATE? ? OR IN- SIDE OR "WITH"))
S11	276	S8(10N)S9
S12	44	S11(10N)(S6 OR INCLUD??? OR INCLUSION? ? OR APPEND??? OR I- NSERT??? OR CONTAIN??? OR ADD??? OR ASSOCIATE? ? OR INSIDE OR "WITH")
S13	67	S11(S)(S6 OR INCLUD??? OR INCLUSION? ? OR APPEND??? OR INS- ERT??? OR CONTAIN??? OR ADD??? OR ASSOCIATE? ? OR INSIDE OR "- WITH")
S14	34	S12 NOT PY>2000
S15	33	S14 NOT PD=20001216:20041130
S16	24	RD (unique items)
S17	81	S10 OR S13
S18	37	S17 NOT S12
S19	31	S18 NOT PY>2000
S20	31	S19 NOT PD=20001216:20041130
S21	23	RD (unique items)

21/3,K/5 (Item 3 from file: 621)  
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)  
(c) 2004 The Gale Group. All rts. reserv.

02627468 Supplier Number: 64982610 (USE FORMAT 7 FOR FULLTEXT)  
**Trintech Group PLC Announces Acquisition of Checkline PLC; Acquisition  
Expands eCommerce & mCommerce Product Offerings.**  
Business Wire, p2926  
August 29, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 876

... and technology."  
Checkline plc, one of the U.K.'s most focused transaction processing  
and **electronic card payment** companies, has nearly 15 years of secure  
payment experience. It combines expertise in software, communications...

...for transaction processing; integrated merchant transaction management;  
eCommerce and the emerging U.K. mCommerce market, **including** electronic  
prepay top-ups for mobile phones. Their product range also **includes** the  
U.K.'s first bank-approved mobile payment system to use GSM phone  
technology...

21/3,K/15 (Item 7 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2004 The Gale Group. All rts. reserv.

04032032 Supplier Number: 53352908 (USE FORMAT 7 FOR FULLTEXT)  
**Proton launched in Australia.**  
Electronic Payments International, n134, pNA  
Sept, 1998  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 299

... Payments International that he expected other institutions to sign  
up over the next six months, **adding** that the branding of the card is  
entirely up to the issuer. ECard is likely to appeal particularly to  
smaller financial institutions. The stage-one version of **ECard** can only  
be reloaded with **electronic cash** at stand-alone merchant terminals, but  
ERG is planning to move to electronic and telephone...

21/AA,AN,TI/1 (Item 1 from file: 613)  
DIALOG(R)File 613:(c) 2004 PR Newswire Association Inc. All rts. reserv.

20000711MNTU028

Webhelp.Com Launches Redesigned Person-to-Person Search Assistance Portal;  
Real Time, Human-Assisted Internet Search Service Now Complemented by New  
Tools And Content

21/AA,AN,TI/2 (Item 2 from file: 613)  
DIALOG(R)File 613:(c) 2004 PR Newswire Association Inc. All rts. reserv.

20000612LAM137

Remit.Com Introduces First Wireless Wap-Enabled Payment Solution; Users Can  
Now Send Money Via Cellular Phones

21/AA,AN,TI/3 (Item 1 from file: 621)  
DIALOG(R)File 621:(c) 2004 The Gale Group. All rts. reserv.

02734508 Supplier Number: 67398964  
Trintech Reports Record Third Quarter Revenues of \$14.0 Million.

21/AA,AN,TI/4 (Item 2 from file: 621)  
DIALOG(R)File 621:(c) 2004 The Gale Group. All rts. reserv.

02627470 Supplier Number: 64982612  
Trintech Reports Record First Half Fiscal Year Revenues of \$19.5 Million  
and Record Second Quarter Revenues of \$10.7 Million.

21/AA,AN,TI/5 (Item 3 from file: 621)  
DIALOG(R)File 621:(c) 2004 The Gale Group. All rts. reserv.

02627468 Supplier Number: 64982610  
Trintech Group PLC Announces Acquisition of Checkline PLC; Acquisition  
Expands eCommerce & mCommerce Product Offerings.

21/AA,AN,TI/6 (Item 4 from file: 621)  
DIALOG(R)File 621:(c) 2004 The Gale Group. All rts. reserv.

02557380 Supplier Number: 63056097  
New Online Auction Community Is Ready to Take on The Competition.

21/AA,AN,TI/7 (Item 5 from file: 621)  
DIALOG(R)File 621:(c) 2004 The Gale Group. All rts. reserv.

02504703 Supplier Number: 62136315  
Trintech Announces PayWare EveryWhere, an Integrated Branding Strategy for  
Secure Epayment Infrastructure Solutions.

21/AA,AN,TI/8 (Item 1 from file: 624)  
DIALOG(R)File 624:(c) 2004 McGraw-Hill Co. Inc. All rts. reserv.

0089323  
MAC/MOBIL

21/AA,AN,TI/9 (Item 1 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

04878487 Supplier Number: 68760542  
B2B: where's the payment?

21/AA,AN,TI/10 (Item 2 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

04730631 Supplier Number: 61025614  
Banks Turn To Debit To Drive Fund Transfers.

21/AA,AN,TI/11 (Item 3 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

04621325 Supplier Number: 61353349  
Forget Rain & Snow, As US Postal Service Goes Electronic 04/05/00.

21/AA,AN,TI/12 (Item 4 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

04612048 Supplier Number: 60520804  
BANK ONE EMONEY'S FUTURE.

21/AA,AN,TI/13 (Item 5 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

04059979 Supplier Number: 54060814  
Cash keeps the crown.

21/AA,AN,TI/14 (Item 6 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

04058976 Supplier Number: 53733233  
Marketing: Issuers Are Racing To Tie in To the Internet.

21/AA,AN,TI/15 (Item 7 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

04032032 Supplier Number: 53352908  
Proton launched in Australia.

21/AA,AN,TI/16 (Item 8 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03838805 Supplier Number: 48340041  
MATSUSHITA AND FUJITSU TO START FERAM MASS PRODUCTION

21/AA,AN,TI/17 (Item 9 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03154871 Supplier Number: 46458735  
Two Tiny Bugs Create A Billion-Dollar Buzz

21/AA,AN,TI/18 (Item 10 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

03117619 Supplier Number: 46375429  
WILL THAT BE CASH, CREDIT OR DIGITAL TOKEN?

21/AA,AN,TI/19 (Item 11 from file: 636)  
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

01948761 Supplier Number: 43445866  
TPI MAKES ITS FIRST MAJOR ACQUISITION IN TRANSNET INC.

21/AA,AN,TI/20 (Item 1 from file: 610)  
DIALOG(R)File 610:(c) 2004 Business Wire. All rts. reserv.

19990707188B0566  
Hypercom's Turnkey IP Telephony Solution Captures Best of Show At CTI Expo

21/AA,AN,TI/21 (Item 2 from file: 610)  
DIALOG(R)File 610:(c) 2004 Business Wire. All rts. reserv.

19990608159B0219  
Hypercom to Provide Sanswire.Net With Turnkey IP Telephony Solution For  
Multinational Service Rollout

21/AA,AN,TI/22 (Item 1 from file: 813)  
DIALOG(R)File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.

0953247  
CYBERSMITH AND DIGITAL EQUIPMENT CORPORATION JOIN FORCES TO BRING THE  
INTERNET TO FANEUIL HALL

21/AA,AN,TI/23 (Item 2 from file: 813)  
DIALOG(R)File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.

0099864  
MAC NETWORK JOINS MOBIL DEBIT CARD SYSTEM

?show files;ds

File 47:Gale Group Magazine DB(TM) 1959-2004/Oct 07  
(c) 2004 The Gale group  
File 635:Business Dateline(R) 1985-2004/Oct 07  
(c) 2004 ProQuest Info&Learning  
File 570:Gale Group MARS(R) 1984-2004/Oct 07  
(c) 2004 The Gale Group  
File 387:The Denver Post 1994-2004/Oct 06  
(c) 2004 Denver Post  
File 471:New York Times Fulltext 90-Day 2004/Oct 07  
(c) 2004 The New York Times  
File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06  
(c) 2002 Phoenix Newspapers  
File 494:St LouisPost-Dispatch 1988-2004/Oct 04  
(c) 2004 St Louis Post-Dispatch  
File 498:Detroit Free Press 1987-2004/Sep 30  
(c) 2004 Detroit Free Press Inc.  
File 631:Boston Globe 1980-2004/Oct 06  
(c) 2004 Boston Globe  
File 633:Phil.Inquirer 1983-2004/Oct 06  
(c) 2004 Philadelphia Newspapers Inc  
File 638:Newsday/New York Newsday 1987-2004/Oct 07  
(c) 2004 Newsday Inc.  
File 640:San Francisco Chronicle 1988-2004/Oct 07  
(c) 2004 Chronicle Publ. Co.  
File 641:Rocky Mountain News Jun 1989-2004/Oct 01  
(c) 2004 Scripps Howard News  
File 702:Miami Herald 1983-2004/Oct 06  
(c) 2004 The Miami Herald Publishing Co.  
File 703:USA Today 1989-2004/Oct 06  
(c) 2004 USA Today  
File 704:(Portland)The Oregonian 1989-2004/Oct 06  
(c) 2004 The Oregonian  
File 713:Atlanta J/Const. 1989-2004/Oct 07  
(c) 2004 Atlanta Newspapers  
File 714:(Baltimore) The Sun 1990-2004/Oct 06  
(c) 2004 Baltimore Sun  
File 715:Christian Sci.Mon. 1989-2004/Oct 07  
(c) 2004 Christian Science Monitor  
File 725:(Cleveland)Plain Dealer Aug 1991-2004/Oct 05  
(c) 2004 The Plain Dealer  
File 735:St. Petersburg Times 1989- 2004/Oct 03  
(c) 2004 St. Petersburg Times  
File 476:Financial Times Fulltext 1982-2004/Oct 07  
(c) 2004 Financial Times Ltd  
File 477:Irish Times 1999-2004/Oct 07  
(c) 2004 Irish Times  
File 710:Times/Sun.Times(London) Jun 1988-2004/Oct 06  
(c) 2004 Times Newspapers  
File 711:Independent(London) Sep 1988-2004/Oct 06  
(c) 2004 Newspaper Publ. PLC  
File 756:Daily/Sunday Telegraph 2000-2004/Oct 07  
(c) 2004 Telegraph Group  
File 757:Mirror Publications/Independent Newspapers 2000-2004/Oct 07  
(c) 2004  
File 13:BAMP 2004/Sep W4  
(c) 2004 The Gale Group  
File 75:TGG Management Contents(R) 86-2004/Sep W4  
(c) 2004 The Gale Group  
File 990:NewsRoom Current June 1 -2004/Oct 07  
(c) 2004 The Dialog Corporation  
File 483:Newspaper Abs Daily 1986-2004/Oct 06  
(c) 2004 ProQuest Info&Learning  
File 484:Periodical Abs Plustext 1986-2004/Oct W1  
(c) 2004 ProQuest



File 141:Readers Guide 1983-2004/Aug  
 (c) 2004 The HW Wilson Co  
 File 646:Consumer Reports 1982-2004/Oct  
 (c) 2004 Consumer Union

Set	Items	Description
S1	9432832	ONLINE OR ON()LINE OR VIRTUAL OR ELECTRONIC OR DIGITAL OR - DIGI OR E OR MACHINE()READABLE OR COMPUTERI? OR CYBER OR CYBE- RSPACE OR VIRTUAL OR NETWORK OR INTERNET OR WEB OR WORLDWIDE?- ?? OR WIDEBWEB
S2	125049	CHRISTMASCARD? ? OR BIRTHDAYCARD? ? OR WEDDINGCARD? ? OR S- YMPATHYCARD? ? OR THANKYOUCARD? ? OR NOTECARD? ? OR GREETING?
S3	10318	ECARD? ? OR EMESSAGE? ? OR EGREETING? ? OR ENOTE?..? OR WEB- CARD? ? OR WEBGREETING? ? OR WEBMESSAGE? ? OR CYBERCARD? ? OR CYBERGREETING? ? OR CYBERNOTE? ? OR CYBERMESSAGE? ? OR (E OR - ELECTRONIC OR VIRTUAL) () (CARD? ? OR MESSAGE? ?)
S4	10807917	CHECK? ? OR CHEQUE? ? OR MONEY? ? OR MONIES OR NEGOTIABLE - OR BUCK? ? OR CASH OR CURRENC??? OR DOLLAR? ? OR PAYMENT OR P- AYING OR BONUS?? OR REWARD? ? OR MONETARY OR DISBURSEMENT? ?
S5	1914	CYBERBUCK? OR CYBERCURRENCY OR CYBERCASH OR CYBERCHECK? OR CYBERCHEQUE? OR CYBERMONEY OR CYBERMONIES OR EBUCKS OR ECASH - OR ECURRENCY OR EDOLLARS OR EMONEY OR EMONIES OR ECHECK? ? OR ECHEQUE? ?
S6	485	WEBCASH OR WEBCHECK? OR WEBCHEQUE? OR WEBMONEY? OR WEBCURR- ENCY OR WEBBUCK? OR WEBMONIES OR DIGICHECK? OR DIGICHEQUE? OR DIGIMONEY? OR DIGICURRENCY OR DIGIBUCK? OR DIGIMONIES OR DIG- ICASH
S7	955991	EMBED? ? OR EMBEDD??? OR ENMBED? OR ENBED? OR ATTACH??? OR ATTACHMENT? ? OR ENCLOS??? OR ENCLOSURE? ?
S8	13114	(S1(3N)S2) OR S3
S9	173055	(S1(3N)S4) OR S5 OR S6
S10	40	S8(10N)S9(10N) (S7 OR (INCLUD??? OR INCLUSION? ? OR APPEND?- ?? OR INSERT??? OR CONTAIN??? OR ADD??? OR ASSOCIATE? ? OR IN- SIDE OR "WITH"))
S11	25	S10 NOT PY>2000
S12	25	S11 NOT PD=20001216:20041130
S13	20	RD (unique items)

13/3,K/2 (Item 2 from file: 47)  
DIALOG(R)File 47:Gale Group Magazine DB(TM)  
(c) 2004 The Gale group. All rts. reserv.

05176636 SUPPLIER NUMBER: 20877580 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Shopping on the web. (electronic commerce)**  
Tillman, Hope N.  
Information Outlook, v2, n6, p15(3)  
June, 1998  
LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 1898 LINE COUNT: 00153

... will let you compose a personal message with their text and images for free, or add sound and animation for \$2.50. A good starting place to check out available virtual cards is Cardcentral.Net  
(<http://www.cardcentral.net/>).

Concluding Thoughts  
Web shopping works for me when...

13/3,K/12 (Item 1 from file: 631)  
DIALOG(R)File 631:Boston Globe  
(c) 2004 Boston Globe. All rts. reserv.

10280176  
**YAHOO NET DOUBLES; AMD LOSS SMALLER THAN FORECAST**  
Boston Globe (BG) - THURSDAY, October 7, 1999  
Edition: Third Section: Business Page: C3  
Word Count: 542

... beefing up functions to attract users and advertisers. The Santa Clara, Calif.-based company has added on - line bill payment , digital music and electronic greeting cards to its free e-mail, stock quotes and chat rooms.

Analysts were expecting revenue...

13/3,K/14 (Item 1 from file: 640)  
DIALOG(R)File 640:San Francisco Chronicle  
(c) 2004 Chronicle Publ. Co. All rts. reserv.

05521429  
**WESTERN UNION OFFERS PLAN TO AVOID BANKRUPTCY**  
SAN FRANCISCO CHRONICLE (SF) - TUESDAY May 1, 1990  
By: Reuters  
Edition: FINAL Section: BUSINESS Page: C1  
Word Count: 342

...been hit by the growing use of facsimile transmissions. However, some of its other businesses, including electronic messages and money transfer services, are growing.

The company has been struggling to come up with a solution...

13/AA,AN,TI/1 (Item 1 from file: 47)  
DIALOG(R)File 47:(c) 2004 The Gale group. All rts. reserv.

05799735 SUPPLIER NUMBER: 62169015  
You've Got E-Mail. (Buyers Guide)

13/AA,AN,TI/2 (Item 2 from file: 47)  
DIALOG(R)File 47:(c) 2004 The Gale group. All rts. reserv.

05176636 SUPPLIER NUMBER: 20877580  
Shopping on the web. (electronic commerce)

13/AA,AN,TI/3 (Item 3 from file: 47)  
DIALOG(R)File 47:(c) 2004 The Gale group. All rts. reserv.

04405006 SUPPLIER NUMBER: 17971514  
Good times for all. (includes related articles on Editors' Choice,  
Suitability to Task ratings, how products were tested) (Network  
Edition) (overview of three evaluations of workgroup scheduling  
software) (individual evaluation records searchable under "Good Times for  
All") (Software Review) (Evaluation)

13/AA,AN,TI/4 (Item 4 from file: 47)  
DIALOG(R)File 47:(c) 2004 The Gale group. All rts. reserv.

02738480 SUPPLIER NUMBER: 04033906  
It's about time; 15 real-life productivity solutions. (evaluation)

13/AA,AN,TI/5 (Item 1 from file: 635)  
DIALOG(R)File 635:(c) 2004 ProQuest Info&Learning. All rts. reserv.

00-33549  
AMAZON SALES UP, BUT LOSS GROWS -- STOCK TUMBLES AS COST OF EXPANSION TAKES  
TOLL

13/AA,AN,TI/6 (Item 2 from file: 635)  
DIALOG(R)File 635:(c) 2004 ProQuest Info&Learning. All rts. reserv.

92-86594  
Transaction Processing Inc. Announces Acquisition of TransNet Inc.

13/AA,AN,TI/7 (Item 1 from file: 570)  
DIALOG(R)File 570:(c) 2004 The Gale Group. All rts. reserv.

01870334 Supplier Number: 60520804  
BANK ONE EMONEY'S FUTURE.

13/AA,AN,TI/8 (Item 2 from file: 570)  
DIALOG(R)File 570:(c) 2004 The Gale Group. All rts. reserv.

01790970 Supplier Number: 55559230  
Card Notes.

13/AA,AN,TI/9 (Item 3 from file: 570)  
DIALOG(R)File 570:(c) 2004 The Gale Group. All rts. reserv.

01419231 Supplier Number: 44475453

Why Debit Goes Unheralded

13/AA,AN,TI/10 (Item 1 from file: 492)  
DIALOG(R)File 492:(c) 2002 Phoenix Newspapers. All rts. reserv.

06200009  
A FEW CITIES DABBLING WITH WORK-AT-HOME EMPLOYEES

13/AA,AN,TI/11 (Item 1 from file: 494)  
DIALOG(R)File 494:(c) 2004 St Louis Post-Dispatch. All rts. reserv.

10315185  
A CHRISTMAS TRADITION RETURNS TO KIENER PLAZA

13/AA,AN,TI/12 (Item 1 from file: 631)  
DIALOG(R)File 631:(c) 2004 Boston Globe. All rts. reserv.

10280176  
YAHOO NET DOUBLES; AMD LOSS SMALLER THAN FORECAST

13/AA,AN,TI/13 (Item 1 from file: 633)  
DIALOG(R)File 633:(c) 2004 Philadelphia Newspapers Inc. All rts. reserv.

08163100  
WHY CONSUMERS ARE STILL CARRYING CASH EVERYWHERE MAC WAS SET TO MAKE LIFE  
ALL PLASTIC, ALL THE TIME. BY 1993.

13/AA,AN,TI/14 (Item 1 from file: 640)  
DIALOG(R)File 640:(c) 2004 Chronicle Publ. Co. All rts. reserv.

05521429  
WESTERN UNION OFFERS PLAN TO AVOID BANKRUPTCY

13/AA,AN,TI/15 (Item 1 from file: 703)  
DIALOG(R)File 703:(c) 2004 USA Today. All rts. reserv.

08689864  
Net-centric cards charge forward

13/AA,AN,TI/16 (Item 1 from file: 713)  
DIALOG(R)File 713:(c) 2004 Atlanta Newspapers. All rts. reserv.

10280260  
EARNINGS REPORT

13/AA,AN,TI/17 (Item 1 from file: 476)  
DIALOG(R)File 476:(c) 2004 Financial Times Ltd. All rts. reserv.

BOGCEFTAG7FT  
Survey of Information Technology (8): How the Internet boosts book sales -  
The slowest thing is the actual physical shipment of the books from  
source to customer / Searching the Net

13/AA,AN,TI/18 (Item 1 from file: 710)  
DIALOG(R)File 710:(c) 2004 Times Newspapers. All rts. reserv.

05092365

PLASTIC CARD PAYS LIKE A CHEQUE FAMILY MONEY

13/AA,AN,TI/19 (Item 1 from file: 13)  
DIALOG(R)File 13:(c) 2004 The Gale Group. All rts. reserv.

1086574 Supplier Number: 01549006  
US: Financial Services Alert - 20 January 1998

13/AA,AN,TI/20 (Item 1 from file: 484)  
DIALOG(R)File 484:(c) 2004 ProQuest. All rts. reserv.

01686628  
Your wallet in the year 2000

S ((GREETING? (2W) CARD) (S) (ATTACH? OR ENCLOS? OR COMBIN? OR INTEGRAT?) (S) (CHECK  
5002 GREETING?  
45683 CARD  
15667 ATTACH?  
4241 ENCLOS?  
107551 COMBIN?  
71611 INTEGRAT?  
74361 CHECK?  
651 NEGOTIABLE?  
105396 MONEY?  
5 GREETING?(2W)CARD(S)((ATTACH? OR ENCLOS?) OR COMBIN?) OR  
INTEGRAT?)(S)((CHECK? OR NEGOTIABLE?) OR MONEY?)  
1130340 AD<=001215  
S1 5 ((GREETING? (2W) CARD) (S) (ATTACH? OR ENCLOS? OR COMBIN?  
OR INTEGRAT?) (S) (CHECK? OR NEGOTIABLE? OR MONEY?)) AND  
AD<=001215

?

Set	Items	Description
S1	5	((GREETING? (2W) CARD) (S) (ATTACH? OR ENCLOS? OR COMBIN? - OR INTEGRAT?) (S) (CHECK? OR NEGOTIABLE? OR MONEY?)) AND AD<=- 001215
S2	5	RD (unique items)
?		

T S5/3,KWIC/1-4

5/3,KWIC/1

DIALOG(R)File 570:Gale Group MARS(R)  
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A 01953583 Supplier Number: 63993322 (USE FORMAT 7 FOR FULLTEXT)  
**Privacy Perspectives for Online Searchers.(Internet/Web/Online Service Information)**

Duberman, Josh; Beaudet, Michael  
Searcher, v8, n7, p32  
July, 2000  
ISSN: 1070-4795  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Professional  
Word Count: 9923

... Net. For example, if you've forgotten the date of a friend's birthday, just check <http://anybirthday.com>. That brings up another disquieting thought. Just how many companies or Web...

...verify identification? Once you know the birthday, it's simple to send a free, digital greeting card, but when you e-mail that card to a friend, have you also given it...

...professionals, sometimes the very questions we ask can be too revealing--even without identifying information attached. Searchers could seriously compromise companies' interests if certain patent or trademark questions became known. Also...

...may be revealed solely through the substance of the questions asked, without any identifying information attached.

2. Motive -- Consumers seek privacy primarily to avoid information harvesting for marketing purposes, while searchers...for a new look at the question, "What is personally identifying information anyway?" Today marketers integrate census data with many other information sources. This is one reason why there was such...

ADVERTISING CODES: 85 Industry Market Data

A 5/3,KWIC/2

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>>>Accession number 1920101 is unavailable

5/3,KWIC/3

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A 01711125 Supplier Number: 53494033 (USE FORMAT 7 FOR FULLTEXT)  
**Greeting cards go for the heart of the market.**

SYMONS, ALLENE  
Drug Store News, v20, n20, p27(1)  
Dec 14, 1998  
ISSN: 0191-7587  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 996



(USE FORMAT 7 FOR FULLTEXT)

TEXT:

The greeting card segment is following the money in social expressions-which is to say it's following the direction of cultural trends

...

... line are premium boxed notes in square and small-note formats, pocket pack notes (a combination of coordinating thank you and blank note cards in a folio for easy storage), stationery...

ADVERTISING CODES: 57 New Products/Services

5/3,KWIC/4

DIALOG(R)File 570:Gale Group MARS(R)

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01668715 Supplier Number: 50126872 (USE FORMAT 7 FOR FULLTEXT)

**Deluxe sells its catalogs - at last**

Oberndorf, Shannon

Catalog Age, p52

June, 1998

ISSN: 0740-3119

Language: English Record Type: Fulltext

Article Type: Article

Document Type: Magazine/Journal; Trade

Word Count: 314

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...after announcing its intentions to exit the catalog industry, Deluxe Corp., a financial services and check printing company, has agreed to sell PaperDirect, a specialty paper catalog aimed at small businesses, and Current Social Expressions, a consumer greeting card and gift wrap catalog, to a private investor for an undisclosed price. The direct mail check printing business of Current, however, will remain with Deluxe. The deal is expected to close...

The two catalogs, which generated combined sales of \$232.5 million in 1997, 'just don't fit into our strategic focus...

ADVERTISING CODES: 55 Company Planning/Goals